

Date: 3-31-2004 Docket No: 2240-006  
Ser. No. 09 839.471  
Matter: Kell  
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\_\_\_ Pat. UTILITY Transmittal \_\_\_ Maint. Fee Sub. \_\_\_ Years  
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\_\_\_ Appln. Data Sheet ☒ PCT APPLICATION TRANSMITTAL:  
\_\_\_ Pat. Decl/Power of Attorney \_\_\_ Request \_\_\_ Sheets  
\_\_\_ Pat. Assignment & PTO Form 1595 \_\_\_ DEMAND Under Chapter 11  
\_\_\_ Pat. Extension \_\_\_ months \_\_\_ PCT Transmittal  
\_\_\_ IDS & PTO Form 1449 \_\_\_ References  
Other Attachments: \_\_\_\_\_  
☒ Amend./Resp. To OA/MP dated: 3-19-04  
☒ Transmittal Letter  
\_\_\_ Issue Fee Transmittal

APR 02 2004  
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PTO/SB/21 (03-03)

Approved for use through 04/30/2003. OMB 0651-0031  
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<b>TRANSMITTAL FORM</b> (to be used for all correspondence after initial filing)	Application Number	09/539,471	
	Filing Date	04/19/2001	
	First Named Inventor	Dean S. Keil	
	Art Unit	3627	
	Examiner Name	Michael A. Cuff	
Total Number of Pages in This Submission	10	Attorney Docket Number	2240.006

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to a Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks		
<b>SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT</b>		
Firm or Individual	Fertis H. Lander McHale & Slavin, P.A.	
Signature	<i>Fertis H. Lander</i>	
Date	3/31/2004	

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I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: 3/31/2004	
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICANT : Keil, Dean S.  
INVENTION : System and Method for Debit Transactions  
SERIAL NUMBER : 09/839,471  
FILING DATE : April 19, 2001  
EXAMINER : Cuff, Michael A.  
GROUP ART UNIT : 3627  
OUR FILE NO. : 2240.000006

CERTIFICATE UNDER 37 CFR 1.8(a)

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RESPONSE TO OFFICE ACTION OF March 19, 2004

Sir:

In response to the Office Action dated March 19, 2004 having a shortened statutory period for response set to expire April 19, 2004, kindly amend the above-entitled application as follows, no new matter is added:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.